

Information to identify the case:

Debtor 1	<u>AnnMarie Pereira</u>	Social Security number or ITIN	xxx-xx-7908
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Paul E. Pereira</u>	Social Security number or ITIN	xxx-xx-8927
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-29302-KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

AnnMarie Pereira
aka Paulo Pereira

Paul E. Pereira

12/28/18

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 AnnMarie Pereira
 Paul E. Pereira
 Debtors

Case No. 18-29302-KCF
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 22

Date Rcvd: Dec 28, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 30, 2018.

db/jdb AnnMarie Pereira, Paul E. Pereira, 40 Mercury Ave, Colonia, NJ 07067-2512
 517782453 +Citibank Na/Best Buy, Pob 6500, Souix Falls, SD 57117-6500
 517782456 Discover Bank, 502 E Market St, Greenwood, DE 19950-9700
 517782458 Loandepo.Co, PO Box 77404, Ewing, NJ 08628-6404
 517782459 Mohela/Dept of Ed, 633 Spirit Dr, Chesterfield, MO 63005-1243
 517782462 Santander Bank NA, 450 Penn St, Reading, PA 19602-1011
 517782454 client services/care credit, 3451 Harry S Truman Blvd, Saint Charles, MO 63301-4047
 517782461 rubin and rothman, 1787 Veterans Hwy, Islandia, NY 11749-1500
 517782464 selip & stylianou, 199 Crossways Park Dr, Woodbury, NY 11797-2016
 517782468 zwicker and ass, 1105 Laurel Oak Rd Ste 136, Voorhees, NJ 08043-4312

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Dec 28 2018 22:51:02 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 28 2018 22:51:00 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 517782451 EDI: GMACFS.COM Dec 29 2018 03:38:00 Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
 517782452 E-mail/Text: jessicajones@cpcprecovery.com Dec 28 2018 22:51:18 Central porfolio control inc, 10249 Yellow Circle Dr Ste 200, Minnetonka, MN 55343-9111
 517782455 EDI: WFNNB.COM Dec 29 2018 03:38:00 Comenitycb/bjsclub, PO Box 182120, Columbus, OH 43218-2120
 517782457 EDI: DISCOVER.COM Dec 29 2018 03:38:00 Discover Fin Svcs LLC, PO Box 15316, Wilmington, DE 19850-5316
 517782460 E-mail/Text: bankruptcyteam@quickenloans.com Dec 28 2018 22:51:11 Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-1906
 517782463 EDI: SEARS.COM Dec 29 2018 03:38:00 Sears/Cbna, PO Box 6283, Sioux Falls, SD 57117-6283
 517782465 EDI: RMSC.COM Dec 29 2018 03:38:00 Synccb/Care Credit, C/o, PO Box 965036, Orlando, FL 32896-5036
 517782466 EDI: RMSC.COM Dec 29 2018 03:38:00 Synccb/Sams Club DC, PO Box 965005, Orlando, FL 32896-5005
 517785602 +EDI: RMSC.COM Dec 29 2018 03:38:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 517782467 EDI: CITICORP.COM Dec 29 2018 03:38:00 Thd/Cbna, PO Box 6497, Sioux Falls, SD 57117-6497

TOTAL: 12

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 30, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 28, 2018 at the address(es) listed below:

Edward Nathan Vaisman on behalf of Debtor AnnMarie Pereira defensecounsel@optonline.net, G20495@notify.cincompass.com
 Edward Nathan Vaisman on behalf of Joint Debtor Paul E. Pereira defensecounsel@optonline.net, G20495@notify.cincompass.com
 John Michael McDonnell jmcdonnell@mchfirm.com, jcohen@mchfirm.com;NJ95@ecfcbis.com
 Kevin Gordon McDonald on behalf of Creditor Quicken Loans Inc. kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

District/off: 0312-3

User: admin
Form ID: 318

Page 2 of 2
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Date Rcvd: Dec 28, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

TOTAL: 5